

IN RE:

WILLIAM ALTMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24930

Chapter 13

Related to: Document No. 94

ORDER OF COURT

AND NOW, this 21st day of October, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

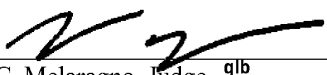
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
10/21/24 9:11 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:



John C. Melaragno, Judge ^{g1b}
United States Bankruptcy Court

In re:
William Altman
Debtor

Case No. 18-24930-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 21, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2024:

Recip ID	Recipient Name and Address
db	+ William Altman, 101 Grandview Avenue, Midland, PA 15059-1115
14971052	++ ELDERTON STATE BANK, 143 N MAIN ST, PO BOX 427, ELDERTON PA 15736-0427 address filed with court., Elderton State Bank, 143 N Main St, Elderton, PA 15736
15041677	+ HOME POINT FINANCIAL CORPORATION, C/o Jodi L. Hause, Esq., Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 300 Pittsburgh, PA 15219-4408
14981397	+ Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314
14981398	+ Patenaude & Felix, 501 Corporate Drive, Southpointe Center, SUITE 200, Canonsburg, PA 15317-8584

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 22 2024 00:12:31	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 22 2024 00:22:58	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 22 2024 00:08:00	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
15017889	Email/Text: ally@ebn.phinsolutions.com	Oct 22 2024 00:08:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14971044	+ Email/Text: ally@ebn.phinsolutions.com	Oct 22 2024 00:08:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15020495	Email/PDF: bncnotices@becket-lee.com	Oct 22 2024 00:22:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14971045	+ Email/PDF: bncnotices@becket-lee.com	Oct 22 2024 00:12:36	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14981387	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 22 2024 00:12:33	CITIBANK, 701 E 60TH ST N, Sioux Falls, SD 57104-0432
14971046	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 22 2024 00:11:58	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
14971047	+ Email/Text: bankruptcy@cavps.com	Oct 22 2024 00:09:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14996794	+ Email/Text: bankruptcy@cavps.com	Oct 22 2024 00:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14971050	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 22 2024 00:22:48	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
14971049	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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15038543	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 22 2024 00:12:17	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14971051	+ Email/Text: mrdiscen@discover.com	Oct 22 2024 00:22:43	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15035652	+ Email/Text: kburkley@bernsteinlaw.com	Oct 22 2024 00:08:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14971053	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 22 2024 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14971054	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 22 2024 00:09:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
14971055	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Oct 22 2024 00:08:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15426200	Email/Text: Bankruptcy@Freedommortgage.com	Oct 22 2024 00:08:00	Freedom Cu, 626 Jacksonville Rd Ste, Warminster, PA 18974-4872
14971056	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 00:08:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14979046	^ MEBN	Oct 22 2024 00:08:00	Home Point Financial C, 11511 Luna Rd Ste 300, Farmers Branch, TX 75234-6451
15040385	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 21 2024 23:56:09	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
14981392	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 22 2024 00:08:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
14971048	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 22 2024 00:08:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14971057	+ Email/Text: PBNCNotifications@perituservices.com	Oct 22 2024 00:12:28	Chase Mtg, P.o. Box 24696, Columbus, OH 43224
15018411	Email/PDF: resurgentbknotifications@resurgent.com	Oct 22 2024 00:08:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14971058	+ Email/Text: Documentfiling@lciinc.com	Oct 22 2024 00:22:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15017806	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 22 2024 00:08:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14971059	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 22 2024 00:12:33	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14971061	^ MEBN	Oct 22 2024 00:12:17	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15036294	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 21 2024 23:55:48	Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215-2239
14971554	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 22 2024 00:12:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14971062	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 00:12:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14971063	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 00:12:28	Syncb Home, C/o Po Box 965036, Orlando, FL 32896-0001
14971064	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 00:12:30	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14971065	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 00:12:31	Syncb/home Design Furn, C/o Po Box 965036, Orlando, FL 32896-0001
		Oct 22 2024 00:12:19	Syncb/home Design Nahf, C/o Po Box 965036,

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			Orlando, FL 32896-0001
14971066	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 00:12:31	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14971067	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 00:12:15	Syncb/mattress Firm OI, C/o Po Box 965036, Orlando, FL 32896-0001
14971068	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 00:11:57	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15037611	+ Email/PDF: ebn_ais@aisinfo.com	Oct 22 2024 00:12:02	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14971060		Nationwide Bank
14981396		Nationwide Bank
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14981382	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14981383	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14981384	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14981386	*+	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
14981385	*+	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14981388	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14981389	*+	Freedom Cu, 626 Jacksonville Rd Ste, Warminster, PA 18974-4872
14981390	*+	Home Point Financial C, 11511 Luna Rd Ste 300, Farmers Branch, TX 75234-6451
14981393	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14981391	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14981394	*+	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14981395	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14981399	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14981400	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14981401	*+	Syncb/mattress Firm OI, C/o Po Box 965036, Orlando, FL 32896-0001
14981402	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 2 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Eric E. Bononi	on behalf of Trustee Eric E. Bononi bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor William Altman ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

TOTAL: 9